

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE (USPTO)	
Application Serial Number	10/815,099
Confirmation Number	6569
Filing Date	30 March 2004
Title of Application	Strategies for Managing Recommendations
First Named Inventor	Michael J. Sutherland
Assignee	XL Financial Solutions Inc.
Group Art Unit	3689
Examiner	Fathi K. Abdelsalam
Attorney Docket Number	FS1-0005US

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Response to April 28, 2010 Non-Final Office Action

Fees will be paid by credit card through the EFS Web; however, Applicant hereby authorizes the Commissioner to charge any deficiency of fees and credit any overpayments to **Deposit Account Number 12-0769**.

Claim Amendments begin on page 2 of this document.

Remarks begin on page 17 of this document.